CLAIMS

What is claimed is:

1   1.   An insurance packaging method, comprising:

2   calculating a geographic insurance rating;

3   calculating, a dollar limit of coverage for each of a plurality of risks in lieu

4   of one or more exclusions; and

5   packaging a single comprehensive insurance policy that includes coverage

6   for each of the plurality of risks up to the risk's c orresponding dollar limit of

7   coverage.

1   2.   The method of Claim 1, wherein calculating a dollar limit of

2   coverage includes calculating, a dollar limit of coverage for each of a plurality of

3   risks in lieu of one or more exclusions, the calculations being based at least in

4   part on the geographic insurance rating.

1   3.   The method of Claim 1, wherein calculating a geographic insurance

2   rating includes:

3   identifying a location;

4   identifying a geographic risk zone;

5   comparing the location to the geographic risk zone to determine if the

6   location is at least partially within the risk zone; and

7   calculating an insurance rating according to the comparison.

1   4.   The method of Claim 1, wherein packaging includes packaging a

2   single comprehensive insurance policy that includes:

3   coverage for each of the plurality of risks up to the risk's corresponding

4   dollar limit of coverage; and

5   coverage for a legal defense for each risk up to the dollar limit of

6   coverage for that risk.

1   5.   An insurance rating and packaging method, comprising:

2   identifying a location;

3   identifying a geographic risk zone;

4   comparing the location to the geographic risk zone to determine if the

5   location is at least partially within the risk zone; and

6   calculating an insurance rating according to the comparison;

7   calculating, a dollar limit of coverage for each of a plurality of risks in lieu

8   of one or more exclusions; and

9   packaging a single comprehensive insurance policy that includes coverage

10   for each of the plurality of risks up to the risk's c orresponding dollar limit of

11   coverage.

1   6.   The method of Claim 5, wherein calculating a dollar limit of

2   coverage includes calculating a dollar limit of coverage for each of a plurality of

3   risks in lieu of one or more exclusions, the calculations being based at least in

4   part on the insurance rating;

1   7.   The method of Claim 5, wherein packaging includes packaging a

2   single comprehensive insurance policy that includes:

3   coverage for each of the plurality of risks up to the risk's corresponding

4   dollar limit of coverage; and

5   coverage for a legal defense for each risk up to the dollar limit of

6   coverage for that risk.

7   8.   An insurance rating method, comprising:

8   identifying a location;

9   identifying a geographic risk zone;

10   comparing the location to the geographic risk zone to determine if the

11   location is at least partially within the risk zone; and

12   calculating an insurance rating according to the comparison.

Attorney Docket No. GENF101.01

1   9.   The method of Claim 8, wherein:

2   identifying a location comprises identifying a location boundary; and

3   identifying a geographic risk zone comprises identifying a geographic risk

4   zone boundary.

1   10.   The method of Claim 9, wherein:

2   identifying the location boundary comprises identifying a plurality of

3   location boundary coordinates that at least partially define the location

4   boundary; and

5   identifying a geographic risk zone boundary comprises identifying a

6   plurality of risk zone boundary coordinates that at least partially define the

7   geographic risk zone boundary.

1   11.   The method of Claim 9, wherein comparing comprises comparing

2   the location boundary to the geographic risk zone boundary to determine if at

3   least a portion of a geographic area bounded by the location boundary is also

4   bounded by the geographic risk zone boundary.

1   12.   The method of Claim 9, wherein comparing comprises comparing

2   the location boundary to the geographic risk zone boundary to determine if the

3   location boundary intersects or is contained within the geographic risk zone

4   boundary.

1   13.   The method of Claim 8, wherein:

2   identifying a location comprises identifying a geographic point;

3   identifying a geographic risk zone comprises identifying a geographic risk

4   zone boundary; and

5   comparing comprises comparing the geographic point with the geographic

6   risk zone boundary to determine if the geographic point is contained within the

7   geographic risk zone boundary.

1   14.   The method of Claim 8, further comprising, if the location is
2   determined to be at least partially within the risk zone, obtaining a score
3   corresponding to that risk zone and wherein calculating comprises calculating an
4   insurance rating using the score.

1   15.   The method of Claim 8, wherein:
2   identifying a geographic risk zone comprises identifying a plurality of
3   geographic risk zones;
4   comparing comprises, for each geographic risk zone, comparing the
5   location to that geographic risk zone to determine if the location is at least
6   partially within the risk zone; and
7   calculating comprises calculating an insurance rating according to the
8   comparisons.

1   16.   An insurance rating method, comprising:
2   identifying a location;
3   identifying a plurality of risk zone boundary coordinates that define a
4   plurality of geographic risk zone boundaries;
5   for each geographic risk zone boundary, comparing the location to the
6   geographic risk zone boundary to determine if the location is at least partially
7   within the risk zone boundary; and
8   calculating an insurance rating according to the comparisons.

1   17.   The method of Claim 16, wherein identifying a location comprises
2   identifying a plurality of location boundary coordinates that define a location
3   boundary and wherein comparing comprises, for each risk zone boundary,
4   comparing the location boundary to that geographic risk zone boundary to
5   determine if the location boundary intersects or is contained within the risk zone
6   boundary.

1   18.   The method of Claim 16, wherein identifying a location comprises
2   identifying a plurality of location boundary coordinates that define a location
3   boundary and wherein comparing comprises, for each risk zone boundary,

18

1 comparing the location boundary to that geographic risk zone boundary to
2 determine if at least a portion of a geographic area bounded by the location
3 boundary is also bounded by the geographic risk zone boundary.

1   19.   The method of Claim 16, wherein:
2   identifying a location comprises identifying a geographic point; and
3   comparing comprises, for each risk zone boundary, comparing the
4 geographic point with that geographic risk zone boundary to determine if the
5 geographic point is contained within the geographic risk zone boundary.

1   20.   A computer readable medium having instructions for:
2   identifying a location;
3   identifying a geographic risk zone;
4   comparing the location to the geographic risk zone to determine if the
5 location is at least partially within the risk zone; and
6   calculating an insurance rating according to the comparison.

1   21.   The medium of Claim 20, wherein the instructions for:
2   identifying a location include instructions for identifying a location
3 boundary; and
4   identifying a geographic risk zone include instructions for identifying a
5 geographic risk zone boundary.

1   22.   The medium of Claim 21, wherein the instructions for:
2   identifying the location boundary include instructions for identifying a
3 plurality of location boundary coordinates that at least partially define the
4 location boundary; and
5   identifying a geographic risk zone boundary include instructions for
6 identifying a plurality of risk zone boundary coordinates that at least partially
7 define the geographic risk zone boundary.

1   23.   The medium of Claim 21, wherein the instructions for comparing

2 include instructions for comparing the location boundary to the geographic risk

3 zone boundary to determine if at least a portion of a geographic area bounded by

4 the location boundary is also bounded by the geographic risk zone boundary.

1   24.   The medium of Claim 21, wherein the instructions for comparing

2 include instructions for comparing the location boundary to the geographic risk

3 zone boundary to determine if the location boundary intersects or is contained

4 within the geographic risk zone boundary.

1   25.   The medium of Claim 20, wherein the instructions for:

2   identifying a location include instructions for identifying a geographic

3 point;

4   identifying a geographic risk zone include instructions for identifying a

5 geographic risk zone boundary; and

6   comparing include instructions for comparing the geographic point with

7 the geographic risk zone boundary to determine if the geographic point is

8 contained within the geographic risk zone boundary.

1   26.   The medium of Claim 20, further comprising, if the location is

2 determined to be at least partially within the risk zone, obtaining a score

3 corresponding to that risk zone and wherein the instructions for calculating

4 include instructions for calculating an insurance rating using the score.

1   27.   The medium of Claim 20, wherein the instructions for:

2   identifying a geographic risk zone include instructions for identifying a

3 plurality of geographic risk zones;

4   comparing include instructions for, for each geographic risk zone,

5 comparing the location to that geographic risk zone to determine if the location

6 is at least partially within the risk zone; and

7   calculating include instructions for calculating an insurance rating

8 according to the comparisons.

1   28.   A computer readable medium having instructions for:

2   identifying a location;

3   identifying a plurality of risk zone boundary coordinates that define a

4   plurality of geographic risk zone boundaries;

5   for each geographic risk zone boundary, comparing the location to the

6   geographic risk zone boundary to determine if the location is at least partially

7   within the risk zone boundary; and

8   calculating an insurance rating according to the comparisons.

1   29.   The medium of Claim 28, wherein the instructions for identifying a

2   location include instructions for identifying a plurality of location boundary

3   coordinates that define a location boundary and wherein the instructions for

4   comparing include instructions for, for each risk zone boundary, comparing the

5   location boundary to that geographic risk zone boundary to determine if the

6   location boundary intersects or is contained within the risk zone boundary.

1   30.   The medium of Claim 28, wherein the instructions for identifying a

2   location include instructions for identifying a plurality of location boundary

3   coordinates that define a location boundary and wherein the instructions for

4   comparing include instructions for, for each risk zone boundary, comparing the

5   location boundary to that geographic risk zone boundary to determine if at least

6   a portion of a geographic area bounded by the location boundary is also bounded

7   by the geographic risk zone boundary.

1   31.   The medium of Claim 28, wherein the instructions for:

2   identifying a location include instructions for identifying a geographic

3   point; and

4   comparing include instructions for, for each risk zone boundary,

5   comparing the geographic point with that geographic risk zone boundary to

6   determine if the geographic point is contained within the geographic risk zone

7   boundary.

1   32.   An insurance rating system, comprising:

2   a mapping module operable to compare an identified location to a

3   geographic risk zone to determine if the identified location falls within the

4   geographic risk zone; and

5   a risk rating module operable, if the location is determined to fall within

6   the geographic risk zone, to obtain and use a score associated with the risk zone

7   to calculate an insurance rating related to the identified location.

1   33.   The system of Claim 32, further comprising an interface module

2   operable to provide an interface having user accessible controls for use in

3   identifying the location.

1   34.   The system of claim 32, further comprising a risk zone database

2   containing data identifying the geographic risk zone and the score associated

3   with the risk zone.

1   35.   The system of Claim 32, wherein the mapping module is operable

2   to compare by comparing a boundary of the identified location to a boundary of

3   the geographic risk zone to determine if at least a portion of a geographic area

4   bounded by the location boundary is also bounded by the geographic risk zone

5   boundary.

1   36.   The system of Claim 32, wherein the mapping module is operable

2   to compare by comparing a boundary of the identified location to a boundary of

3   the geographic risk zone to determine if the location boundary intersects or is

4   contained within the geographic risk zone boundary.

1   37.   The system of Claim 32, wherein the mapping module is operable

2   to compare by comparing a geographic point that defines the identified location

3   to a boundary of the geographic risk zone to determine if the geographic point is

4   contained within the geographic risk zone boundary.

1   38.   The system of Claim 32, wherein:

2   the mapping module is operable to compare the identified location to

3   each of a plurality of geographic risk zones to determine if the identified location

4   falls within any of the geographic risk zones;

5   a risk rating module operable, for each geographic risk zone that the

6   identified location falls within, to obtain and use a score associated with that

7   risk zone to calculate an insurance rating related to the identified location.

1   39.   An insurance rating system, comprising:

2   an interface module operable to provide an interface having user

3   accessible controls for use in identifying a location;

4   a mapping module operable to compare an identified location to each of a

5   plurality of geographic risk zones to determine if the identified location falls

6   within any of the geographic risk zones;

7   a risk rating module operable, for each geographic risk zone that the

8   identified location falls within, to obtain and use a score associated with that

9   risk zone to calculate an insurance rating related to the identified location.

1   40.   An insurance rating system, comprising:

2   a means for comparing an identified location to a geographic risk zone to

3   determine if the identified location falls within the geographic risk zone; and

4   a means for obtaining and using a score associated with the risk zone to

5   calculate an insurance rating related to the identified location if the location is

6   determined to fall within the geographic risk zone.